



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name FIRST NATIONAL OF NEBRASKA, INC.

City/State OMAHA, NE

Bank Holding Company Information

Federal Reserve District: 10

Consolidated Assets (\$000): 25,548,984

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST NATIONAL OF NEBRASKA, INC.
1620 DODGE STREET

OMAHA, NE 68102

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BHC Name _____ City/State _____

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	25,081,615	22,728,256	23,476,301	21,588,413	20,333,151
Net income (\$000)	292,814	67,957	296,123	292,939	280,106
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	4.57	2.65	96	5.43	2.84	96	5.11	2.77	96	5.93	3.01	96	6.06	3.08	96
+ Non-interest income	2.33	1.11	90	1.65	1.14	79	1.83	1.21	82	1.82	1.32	77	1.92	1.31	78
- Overhead expense	3.96	2.24	94	3.89	2.63	89	3.95	2.57	89	4.62	2.69	96	4.58	2.71	96
- Provision for credit losses	-0.06	-0.15	61	2.48	0.85	93	1.41	0.51	94	1.35	0.15	96	1.61	0.14	95
+ Securities gains (losses)	0	0.01	26	0.09	0.03	82	0.04	0.02	72	0	0.01	44	0	0	27
+ Other tax equivalent adjustments	0	0	83	0	0	49	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	3	1.79	94	0.80	0.64	49	1.63	1.04	86	1.78	1.56	69	1.79	1.57	71
Net operating income	2.33	1.36	94	0.60	0.48	49	1.26	0.81	83	1.36	1.19	69	1.38	1.24	68
Net income	2.33	1.35	94	0.60	0.50	48	1.26	0.82	82	1.36	1.19	69	1.38	1.24	68
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	5.06	3.14	96	6.42	3.78	96	5.91	3.55	96	7.34	4.41	96	7.24	4.24	96
Interest expense	0.16	0.27	26	0.58	0.66	46	0.43	0.52	43	0.93	1.08	40	0.71	0.86	39
Net interest income (tax equivalent)	4.89	2.85	96	5.84	3.10	96	5.48	3.01	96	6.41	3.33	96	6.53	3.38	96
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	1.22	0.13	97	1.86	0.28	94	1.64	0.27	94	2	0.21	95	2.09	0.22	94
Earnings coverage of net loan and lease losses (X)	3.68	4.52	18	2.47	21.56	16	2.66	22.91	13	2.13	24.40	11	2.17	21.75	13
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.08	1.39	87	3.13	1.51	91	2.69	1.58	89	2.32	0.83	95	2.54	0.90	94
Allowance for loan and lease losses / Total loans and leases	2.06	1.37	87	3.10	1.48	91	2.65	1.55	89	2.28	0.81	95	2.52	0.89	94
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.53	0.63	46	0.68	0.66	56	0.59	0.71	45	0.70	0.57	65	0.78	0.61	70
30-89 days past due loans and leases / Total loans and leases	0.46	0.27	81	0.45	0.36	70	0.73	0.39	84	0.93	0.43	88	0.77	0.44	85
Liquidity and Funding															
Net noncore funding dependence	-12.49	-1.82	18	-0.26	6.94	31	-7.14	3.20	20	13.05	14.45	49	13.63	16.62	44
Net short-term noncore funding dependence	-12.80	-8.21	28	-2.16	-2.29	42	-7.49	-4.76	32	11	3.38	74	9.64	4.66	63
Net loans and leases / Total assets	62.06	59.81	55	66.25	63.21	47	65.20	61.58	55	71.42	63.77	65	71.82	63.98	68
Capitalization															
Tier 1 leverage ratio	11.29	9.11	90	10.76	9.03	89	11.03	9.13	90	11.05	9.76	80	10.85	9.71	83
Holding company equity capital / Total assets	11.17	10.88	55	10.64	11.06	43	10.87	11.16	45	10.62	12.43	29	10	12.22	17
Total equity capital (including minority interest) / Total assets	11.22	11.01	54	10.64	11.18	40	10.88	11.29	43	10.62	12.57	26	10	12.27	17
Common equity tier 1 capital / Total risk-weighted assets	14.20	12.69	76	12.56	12.01	68	13	12.38	66	11.54	12.17	43	11.15	12.12	40
Net loans and leases / Equity capital (X)	5.55	5.51	53	6.23	5.78	60	6	5.58	60	6.73	5.21	79	7.18	5.29	84
Cash dividends / Net income	5.43	25.30	14	23.69	60.26	18	19.02	42.30	19	19.57	33.12	28	19.70	27.31	29
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	6.68	9.29	46	11.81	17.07	32	9.70	16.68	29	4.51	9.26	39	5.93	7	60
Equity capital	12.07	9.31	72	6.38	6.16	60	12.33	6.99	78	10.95	10.49	67	10.30	7.89	74
Net loans and leases	-0.06	0.79	59	2.97	13.26	18	0.14	9.07	18	3.92	9.10	30	5.76	7.89	45
Noncore funding	-52.48	-23.76	15	-17.65	-2.41	30	-63.48	-12.18	3	-1.70	6.59	39	10.11	10.67	56
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	5.20	11.05	37	5.82	13.39	43	5.50	13.56	38	6.17	13.04	49	6.84	13.37	51
Equity investment in subsidiaries / Equity capital	100	103.07	36	99.95	103.11	32	98.56	102.81	24	100.60	103.22	40	101.19	103.10	44
Cash from ops + noncash items + op expense / Op expense + dividends	284.87	130.64	89	205.05	154.33	71	185.06	147.24	74	211.12	190.27	66	182.20	174.91	59

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	546,730	625,416	1,191,131	1,358,017	1,278,454	-12.58	10.61
Income from lease financing receivables.....	5	7	13	11	10	-28.57	-77.27
Fully taxable income on loans and leases.....	545,347	623,518	1,187,509	1,354,027	1,274,471	-12.54	10.78
Tax-exempt income on loans and leases.....	1,388	1,905	3,635	4,001	3,993	-27.14	-32.29
Estimated tax benefit on income on loans and leases.....	394	598	1,031	1,153	1,152	-34.09	-65.81
Income on loans and leases (tax equivalent).....	547,129	626,021	1,192,175	1,359,181	1,279,616	-12.60	10.42
Investment interest income (tax equivalent).....	43,671	50,000	97,023	97,192	78,404	-12.66	52.26
Interest on balances due from depository institutions.....	1,480	1,646	2,822	7,905	6,474	-10.09	5.49
Interest income on other earning assets.....	477	867	1,266	1,713	1,914	-44.98	12.77
Total interest income (tax equivalent).....	592,757	678,534	1,293,286	1,465,991	1,366,408	-12.64	12.69
Interest on time deposits of \$250K or more.....	1,011	3,307	5,073	12,387	8,718	-69.43	
Interest on time deposits < \$250K.....	4,638	13,835	22,251	34,684	25,231	-66.48	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	7,368	28,672	41,960	95,966	61,966	-74.30	-43.65
Interest on other borrowings and trading liabilities.....	2,914	10,056	13,853	32,860	28,930	-71.02	-56.08
Interest on subordinated debt and mandatory convertible securities.....	3,399	5,036	10,059	10,072	8,670	-32.51	106.00
Total interest expense.....	19,330	60,906	93,196	185,969	133,515	-68.26	-37.08
Net interest income (tax equivalent).....	573,427	617,628	1,200,090	1,280,022	1,232,893	-7.16	15.78
Non-interest income.....	292,239	187,167	430,773	392,821	389,477	56.14	44.05
Adjusted operating income (tax equivalent).....	865,666	804,795	1,630,863	1,672,843	1,622,370	7.56	24.00
Overhead expense.....	496,823	441,679	927,263	998,169	931,539	12.49	12.51
Provision for credit losses.....	-7,233	281,608	331,472	291,160	326,765		
Securities gains (losses).....	0	10,004	10,004	21	-692	-100.00	-100.00
Other tax equivalent adjustments.....	1	0	0	0	0		
Pretax net operating income (tax equivalent).....	376,505	91,174	382,000	384,409	363,053	312.95	190.78
Applicable income taxes.....	83,239	22,268	84,180	89,541	80,841	273.81	74.45
Tax equivalent adjustments.....	703	939	1,655	1,888	2,057	-25.13	-65.18
Applicable income taxes (tax equivalent).....	83,942	23,207	85,835	91,429	82,898	261.71	68.78
Minority interest.....	-251	10	42	41	49		
Net income before discontinued operations, net of minority interest.....	292,814	67,957	296,123	292,939	280,106	330.88	267.22
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	292,814	67,957	296,123	292,939	280,106	330.88	267.22
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	292,563	67,967	296,165	292,980	280,155	330.45	266.86
Investment securities income (tax equivalent).....	43,671	50,000	97,023	97,192	78,404	-12.66	52.26
US Treasury and agency securities (excluding mortgage-backed securities).....	3,276	3,595	6,670	10,055	10,054	-8.87	-42.28
Mortgage-backed securities.....	37,119	44,449	85,068	82,609	62,821	-16.49	90.56
All other securities.....	3,276	1,956	5,285	4,528	5,529	67.49	-7.09
Cash dividends declared.....	15,891	16,096	56,329	57,319	55,169	-1.27	4.79
Common.....	15,891	16,096	56,329	57,319	55,169	-1.27	4.79
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	4.73	2.92	96	5.97	3.46	96	5.51	3.27	96	6.79	4	96	6.72	3.87	96
Less: Interest expense	0.15	0.25	25	0.54	0.61	46	0.40	0.48	44	0.86	0.98	40	0.66	0.79	40
Equals: Net interest income (tax equivalent)	4.57	2.65	96	5.43	2.84	96	5.11	2.77	96	5.93	3.01	96	6.06	3.08	96
Plus: Non-interest income	2.33	1.11	90	1.65	1.14	79	1.83	1.21	82	1.82	1.32	77	1.92	1.31	78
Equals: adjusted operating income (tax equivalent)	6.90	3.82	94	7.08	4.05	96	6.95	4.04	96	7.75	4.41	95	7.98	4.46	95
Less: Overhead expense	3.96	2.24	94	3.89	2.63	89	3.95	2.57	89	4.62	2.69	96	4.58	2.71	96
Less: Provision for credit losses	-0.06	-0.15	61	2.48	0.85	93	1.41	0.51	94	1.35	0.15	96	1.61	0.14	95
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0.09	0.03	82	0.04	0.02	72	0	0.01	45	0	0	26
Plus: other tax equivalent adjustments	0	0	83	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	3	1.79	94	0.80	0.64	49	1.63	1.04	86	1.78	1.56	69	1.79	1.57	71
Less: Applicable income taxes (tax equivalent)	0.67	0.41	90	0.20	0.16	58	0.37	0.23	87	0.42	0.36	71	0.41	0.33	70
Less: Minority interest	0	0	2	0	0	85	0	0	82	0	0	75	0	0	75
Equals: Net operating income	2.33	1.36	94	0.60	0.48	49	1.26	0.81	83	1.36	1.19	69	1.38	1.24	68
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	2.33	1.35	94	0.60	0.50	48	1.26	0.82	82	1.36	1.19	69	1.38	1.24	68
Memo: Net income (last four quarters)	2.11	1.25	93	0.85	0.81	45	1.26	0.82	82	1.36	1.19	69	1.38	1.24	68
Net income—BHC and noncontrolling (minority) interest	2.33	1.37	93	0.60	0.50	48	1.26	0.83	82	1.36	1.20	69	1.38	1.25	67
Margin Analysis															
Average earning assets / Average assets	93.46	93.15	53	92.99	91.74	67	93.24	92.32	62	92.47	91.05	65	92.86	91.48	64
Average interest-bearing funds / Average assets	58.45	62.32	34	63.37	65.48	42	61.50	64.06	40	64.47	65.57	44	63.87	65.56	40
Interest income (tax equivalent) / Average earning assets	5.06	3.14	96	6.42	3.78	96	5.91	3.55	96	7.34	4.41	96	7.24	4.24	96
Interest expense / Average earning assets	0.16	0.27	26	0.58	0.66	46	0.43	0.52	43	0.93	1.08	40	0.71	0.86	39
Net interest income (tax equivalent) / Average earning assets	4.89	2.85	96	5.84	3.10	96	5.48	3.01	96	6.41	3.33	96	6.53	3.38	96
Yield or Cost															
Total loans and leases (tax equivalent)	6.67	4.05	95	7.74	4.44	95	7.30	4.27	95	8.57	5.09	95	8.43	4.95	94
Interest-bearing bank balances	0.11	0.11	53	0.37	0.50	33	0.22	0.27	41	2.42	2.04	74	2.01	1.64	80
Federal funds sold and reverse repos	0.39	0.26	76	0.65	0.94	43	0.52	0.68	51	2.34	2.44	59	2.13	2.17	55
Trading assets	0	0.42	27		0.67			0.60			0.99			1.11	
Total earning assets	5.05	3.11	96	6.41	3.74	96	5.90	3.51	96	7.33	4.36	96	7.23	4.20	96
Investment securities (tax equivalent)	2.04	1.80	66	2.57	2.51	59	2.42	2.25	67	2.65	2.76	43	2.39	2.68	26
US Treasury and agency securities (excluding mortgage-backed securities)	1.29	1.28	51	1.86	2.01	49	1.61	1.75	45	1.92	2.32	23	1.80	2.05	33
Mortgage-backed securities	2.09	1.56	90	2.59	2.33	82	2.48	2.05	89	2.67	2.61	60	2.36	2.50	36
All other securities	2.14	2.91	26	2.42	3.48	15	2.33	3.24	17	4.85	4.06	80	5.46	4.20	83
Interest-bearing deposits	0.16	0.24	33	0.53	0.70	36	0.38	0.53	35	0.88	1.10	31	0.62	0.81	36
Time deposits of \$250K or more	1.17	0.76	85	1.91	1.67	74	1.75	1.42	82	2.14	1.96	60	1.62	1.44	65
Time deposits < \$250K	0.88	0.72	66	1.52	1.58	44	1.39	1.36	53	1.78	1.82	44	1.36	1.29	54
Other domestic deposits	0.12	0.17	38	0.53	0.50	60	0.37	0.36	57	0.96	0.93	55	0.66	0.67	57
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.09	0.19	42	0.72	0.85	56	0.37	0.62	36	1.64	1.86	43	1.25	1.51	41
Other borrowed funds and trading liabilities	0.77	1.31	30	1.65	1.62	51	1.35	1.50	45	2.80	2.38	73	2.55	2.28	67
All interest-bearing funds	0.26	0.40	28	0.85	0.92	50	0.65	0.74	44	1.34	1.49	39	1.03	1.19	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	292,239	187,167	430,773	392,821	389,477
Fiduciary activities income	23,018	21,731	43,716	43,014	44,670
Service charges on deposit accounts - domestic	18,713	15,905	33,942	33,575	33,451
Trading revenue	64,408	0	0	0	0
Investment banking fees and commissions	12,427	11,628	23,199	22,749	21,044
Insurance activities revenue	14	9	20	27	58
Venture capital revenue	0	0	0	0	0
Net servicing fees	10,470	-16,850	-20,023	-10,587	7,124
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	348	-493	-1,538	-2,573	-4,920
Other non-interest income	162,841	155,237	351,457	306,616	288,050
Total overhead expenses	496,823	441,679	927,263	998,169	931,539
Personnel expense	247,120	230,165	482,643	531,886	463,122
Net occupancy expense	41,378	41,261	88,232	86,107	84,223
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	848	1,559	3,199	4,297	5,636
Other operating expenses	207,477	168,694	353,189	375,879	378,558
Fee income on mutual funds and annuities	974	885	1,893	2,150	2,411
Memoranda					
Assets under management in proprietary mutual funds and annuities	1,496,279	1,432,141	1,633,764	1,559,203	1,222,853
Number of equivalent employees	4,241	4,373	4,321	4,717	4,836
Average personnel expense per employee	58.27	52.63	111.70	112.76	95.77
Average assets per employee	5,914.08	5,197.41	5,433.07	4,576.73	4,204.54

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.33	2.15	29	0.47	2.20	31	0.44	2.02	31	0.55	2.72	28	0.62	3.08	26
Overhead expenses / Net Interest Income + non-interest income	57.44	59.03	40	54.95	63.28	23	56.91	62.28	32	59.74	61.29	47	57.49	60.88	30
Percent of Average Assets															
Total overhead expense	3.96	2.24	94	3.89	2.63	89	3.95	2.57	89	4.62	2.69	96	4.58	2.71	96
Personnel expense	1.97	1.25	93	2.03	1.31	94	2.06	1.30	93	2.46	1.41	96	2.28	1.44	95
Net occupancy expense	0.33	0.24	86	0.36	0.26	84	0.38	0.26	89	0.40	0.28	89	0.41	0.28	90
Other operating expenses	1.66	0.73	93	1.50	0.99	85	1.52	0.94	85	1.76	0.97	87	1.89	0.97	90
Overhead less non-interest income	1.63	1.10	90	2.24	1.36	89	2.11	1.25	89	2.80	1.32	98	2.67	1.38	98
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	57.39	58.45	41	54.88	62.83	23	56.86	61.82	33	59.67	60.64	52	57.42	60.37	33
Personnel expense	28.55	33.10	25	28.60	32.43	26	29.59	32.36	28	31.80	32.39	45	28.55	32.51	25
Net occupancy expense	4.78	6.33	28	5.13	6.65	23	5.41	6.58	29	5.15	6.52	22	5.19	6.48	25
Other operating expenses	24.07	18.60	82	21.15	23.06	55	21.85	22.28	67	22.73	21.20	72	23.68	20.90	73
Total non-interest income	33.76	28.18	67	23.26	27.40	42	26.41	28.83	49	23.48	29.23	46	24.01	28.50	45
Fiduciary activities income	2.66	2.24	63	2.70	2.10	64	2.68	2.09	65	2.57	1.97	66	2.75	2.14	67
Service charges on domestic deposit accounts	2.16	3.19	33	1.98	3.35	28	2.08	3.27	29	2.01	3.88	28	2.06	4.15	27
Trading revenue	7.44	0.72	93	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	1.44	2.52	50	1.44	2.64	50	1.42	2.46	49	1.36	3.54	47	1.30	3.42	42
Insurance activities revenue	0	0.37	25	0	0.39	28	0	0.41	26	0	0.47	24	0	0.47	24
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	1.21	0.55	82	-2.09	-0.20	13	-1.23	0.01	10	-0.63	0.28	5	0.44	0.65	55
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.04	3.83	6	-0.06	2.89	10	-0.09	3.92	6	-0.15	1.86	7	-0.30	1.61	6
Other non-interest income	18.81	9.26	87	19.29	9.31	88	21.55	9.65	89	18.33	10.04	87	17.75	9.86	87
Overhead less non-interest income	23.63	29.94	27	31.62	34.19	42	30.44	31.93	44	36.19	31.06	54	33.41	31.46	49
Applicable income taxes / Pretax net operating income (tax equivalent)	22.11	21.54	54	24.42	18.39	86	22.04	18.63	69	23.29	20.56	73	22.27	19.04	77
Applicable income tax + TE / Pretax net operating income + TE	22.30	23.10	41	25.45	22.75	73	22.47	21.18	52	23.78	23.23	61	22.83	21.56	58

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	6,024,155	5,682,702	6,057,329	5,585,658	5,290,020	6.01	46.74
Commercial and industrial loans	2,125,689	2,663,996	2,362,487	1,893,662	1,932,906	-20.21	-0.83
Loans to individuals	6,292,543	6,318,653	6,411,739	7,183,382	6,910,839	-0.41	4.56
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	1,440,494	1,351,090	1,446,866	1,486,524	1,412,071	6.62	20.64
Other loans and leases	306,723	357,642	342,251	385,136	404,583	-14.24	-17.39
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	16,189,604	16,374,083	16,620,672	16,534,362	15,950,419	-1.13	17.04
Less: Allowance for loan and lease losses	332,828	507,905	440,342	376,824	402,621	-34.47	12.75
Net loans and leases	15,856,776	15,866,178	16,180,330	16,157,538	15,547,798	-0.06	17.14
Debt securities that reprice or mature in over 1 year	4,105,980	4,026,155	3,928,117	3,827,514	3,254,383	1.98	39.34
Mutual funds and equity securities	22,643	20,189	23,915	24,752	22,232	12.16	-9.02
Subtotal	19,985,399	19,912,522	20,132,362	20,009,804	18,824,413	0.37	21.06
Interest-bearing bank balances	2,988,310	1,720,299	2,072,528	227,759	204,332	73.71	781.40
Federal funds sold and reverse repos	0	10	4,215	6,700	4,775	-100.00	-100.00
Debt securities that reprice or mature within 1 year	422,776	258,503	431,836	86,101	207,315	63.55	758.86
Trading assets	6,245	0	0	0	0		
Total earning assets	23,402,730	21,891,334	22,640,941	20,330,364	19,240,835	6.90	38.47
Non-interest-bearing cash and due from depository institutions	646,333	662,109	840,492	846,706	1,074,036	-2.38	23.29
Premises, fixed assets, and leases	505,803	524,257	511,141	534,934	501,817	-3.52	-6.95
Other real estate owned	312	3,358	569	3,593	10,767	-90.71	-97.47
Investment in unconsolidated subsidiaries	4,641	4,641	4,641	4,641	4,641	0.00	
Intangible and other assets	989,165	864,326	819,639	903,470	815,415	14.44	23.38
Total assets	25,548,984	23,950,025	24,817,423	22,623,708	21,647,511	6.68	36.02
Quarterly average assets	25,496,739	23,200,589	24,368,860	22,110,511	20,931,860	9.90	37.27
Average loans and leases (YTD)	16,397,834	16,182,842	16,324,260	15,867,751	15,187,681	1.33	22.63
Memoranda							
Loans held-for-sale	221,270	169,197	276,734	294,187	68,865	30.78	-50.31
Loans not held-for-sale	15,968,334	16,204,886	16,343,938	16,240,175	15,881,554	-1.46	19.28
Real estate loans secured by 1-4 family	1,448,131	1,574,320	1,621,996	1,473,163	1,339,724	-8.02	24.68
Commercial real estate loans	4,183,781	3,705,846	4,011,646	3,723,904	3,555,235	12.90	60.96
Construction and land development	1,203,869	1,050,166	1,121,002	982,817	1,041,608	14.64	122.89
Multifamily	463,635	288,410	382,032	373,221	340,078	60.76	111.92
Nonfarm nonresidential	2,516,277	2,367,270	2,508,612	2,367,866	2,173,549	6.29	36.73
Real estate loans secured by farmland	392,243	402,536	423,687	388,591	395,061	-2.56	13.81
Total investment securities	4,551,399	4,304,847	4,383,868	3,938,367	3,483,930	5.73	50.67
U.S. Treasury securities	459,507	381,053	378,349	389,170	359,183	20.59	65.79
US agency securities (excluding mortgage-backed securities)	62,051	61,395	77,296	87,078	174,809	1.07	-87.35
Municipal securities	112,377	79,573	92,974	68,168	78,300	41.23	32.75
Mortgage-backed securities	3,686,650	3,603,661	3,601,633	3,351,319	2,828,713	2.30	80.19
Asset-backed securities	190,681	146,486	197,211	5,392	6,428	30.17	130.83
Other debt securities	17,490	12,490	12,490	12,488	14,265	40.03	18.15
Mutual funds and equity securities	22,643	20,189	23,915	24,752	22,232	12.16	-9.02
Available-for-sale securities	4,369,916	4,102,310	4,196,310	3,723,395	3,252,445	6.52	57.13
U.S. Treasury securities	459,507	381,053	378,349	389,170	359,183	20.59	65.79
US agency securities (excluding mortgage-backed securities)	46,104	39,373	58,294	62,071	134,828	17.10	-89.10
Municipal securities	67,927	43,627	53,465	46,256	53,861	55.70	42.67
Mortgage-backed securities	3,588,207	3,479,281	3,496,501	3,208,018	2,683,880	3.13	87.75
Asset-backed securities	190,681	146,486	197,211	5,392	6,428	30.17	130.83
Other debt securities	17,490	12,490	12,490	12,488	14,265	40.03	18.15
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	3,576	5,866	5,516	1,388	-5,458	-39.04	-16.06
Available-for-sale securities appreciation (depreciation)	114,295	180,203	159,039	58,591	-38,156	-36.57	188.78
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,692,582	3,478,683	3,330,166	2,969,344	2,743,537	6.15	62.75

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	7,305,205	1,089,717	1,365,413	1,267,955	1,189,011	570.38	644.82
NOW, ATS and transaction accounts	3,603,206	716,867	760,586	648,221	563,597	402.63	1677.72
Time deposits less brokered deposits < \$250K	605,112	688,948	775,397	893,488	844,180	-12.17	
MMDA and other savings accounts	9,346,934	16,079,854	17,252,663	13,542,719	13,091,225	-41.87	-21.22
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	20,860,457	18,575,386	20,154,059	16,352,383	15,688,013	12.30	49.70
Time deposits of \$250K or more	158,768	286,100	191,186	437,381	576,223	-44.51	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	108,534	141,580	157,588	191,787	21,622	-23.34	-0.18
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	299,831	299,803	299,526	849,572	599,738	0.01	-60.03
Other borrowings w/remaining maturity over 1 year	5,151	305,378	5,528	303,484	597,758	-98.31	-98.29
Brokered deposits < \$250K	343,175	893,508	417,217	1,150,261	1,187,873	-61.59	
Noncore funding	915,459	1,926,369	1,071,045	2,932,485	2,983,214	-52.48	-58.71
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	298,307	348,072	298,189	347,955	347,720	-14.30	49.15
Other liabilities	607,067	552,367	595,233	588,199	462,995	9.90	35.43
Total liabilities	22,681,290	21,402,194	22,118,526	20,221,022	19,481,942	5.98	35.00
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,575	1,575	1,575	1,575	1,575	0.00	0.00
Common surplus	10,396	8,698	8,987	7,474	6,172	19.52	166.70
Retained earnings	3,295,180	2,830,324	3,018,257	2,778,464	2,542,844	16.42	58.14
Accumulated other comprehensive income	-20,937	50,588	13,249	-42,817	-111,530		
Other equity capital components	-431,121	-343,697	-343,529	-342,335	-273,787		
Total holding company equity capital	2,855,093	2,547,488	2,698,539	2,402,361	2,165,274	12.07	44.04
Noncontrolling (minority) interest in subsidiaries	12,601	343	358	325	295	3573.76	4900.40
Total equity capital, including minority interest	2,867,694	2,547,831	2,698,897	2,402,686	2,165,569	12.55	44.66
Total liabilities and capital	25,548,984	23,950,025	24,817,423	22,623,708	21,647,511	6.68	36.02
Memoranda							
Non-interest-bearing deposits	7,305,205	6,347,081	7,163,439	5,194,273	5,349,034	15.10	57.25
Interest-bearing deposits	14,057,195	13,407,913	13,599,023	12,745,752	12,103,075	4.84	35.85
Total deposits	21,362,400	19,754,994	20,762,462	17,940,025	17,452,109	8.14	42.48
Long-term debt that reprices within 1 year	299,831	299,325	299,578	299,072	647,625	0.17	-14.33
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,698,539	2,402,361	2,402,361	2,165,274	1,963,157		
Accounting restatements	0	0	0	0	0		
Net income	292,814	67,957	296,123	292,939	280,106		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	2,188	1,812	2,269	2,104	1,478		
Less: Purchase of treasury stock	88,371	1,951	1,951	69,349	35,050		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	15,891	16,096	56,329	57,319	55,169		
Change in other comprehensive income	-34,186	93,405	56,066	68,712	10,752		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,855,093	2,547,488	2,698,539	2,402,361	2,165,274		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	23.58	36.32	25	23.73	36.22	23	24.41	36.22	26	24.69	37.78	26	24.44	37.19	26
Commercial and industrial loans	8.32	12.25	29	11.12	14.99	29	9.52	13.52	26	8.37	12.02	32	8.93	12.85	33
Loans to individuals	24.63	3.48	94	26.38	3.53	95	25.84	3.40	95	31.75	4.20	96	31.92	4.31	95
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	5.64	0.21	97	5.64	0.20	96	5.83	0.19	97	6.57	0.24	96	6.52	0.30	96
Other loans and leases	1.20	4.22	23	1.49	4.66	21	1.38	4.63	23	1.70	5.01	22	1.87	5	25
Net loans and leases	62.06	59.81	55	66.25	63.21	47	65.20	61.58	55	71.42	63.77	65	71.82	63.98	68
Debt securities over 1 year	16.07	17.61	46	16.81	14.01	67	15.83	15.55	52	16.92	14.60	61	15.03	14.63	55
Mutual funds and equity securities	0.09	0.06	72	0.08	0.05	74	0.10	0.05	76	0.11	0.06	74	0.10	0.06	76
Subtotal	78.22	78.32	39	83.14	78.43	60	81.12	78.16	53	88.45	79.65	83	86.96	79.97	75
Interest-bearing bank balances	11.70	9.11	65	7.18	6.78	55	8.35	7.51	58	1.01	3.06	26	0.94	3.04	27
Federal funds sold and reverse repos	0	0.52	28	0	0.86	55	0.02	0.82	66	0.03	1.57	62	0.02	1.66	61
Debt securities 1 year or less	1.65	1.53	64	1.08	1.83	46	1.74	1.68	62	0.38	1.91	24	0.96	1.96	42
Trading assets	0.02	0.60	42	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	91.60	91.43	52	91.40	90.72	60	91.23	91.05	55	89.86	89.53	53	88.88	89.74	39
Non-interest cash and due from depository institutions	2.53	1.01	98	2.76	1.08	98	3.39	1.07	98	3.74	1.14	98	4.96	1.21	99
Other real estate owned	0	0.02	25	0.01	0.03	46	0	0.02	22	0.02	0.03	45	0.05	0.04	63
All other assets	5.87	7.50	29	5.83	8.16	23	5.38	7.82	21	6.39	9.27	19	6.16	8.98	23
Memoranda															
Short-term investments	13.35	12.01	61	8.26	10.58	47	10.11	11.17	52	1.42	7.63	14	1.92	7.80	27
U.S. Treasury securities	1.80	1.08	74	1.59	0.92	76	1.52	0.84	77	1.72	1.03	72	1.66	1.04	73
US agency securities (excluding mortgage-backed securities)	0.24	0.77	43	0.26	0.48	49	0.31	0.63	51	0.38	0.54	53	0.81	0.69	68
Municipal securities	0.44	1.72	37	0.33	1.45	32	0.37	1.69	32	0.30	1.34	35	0.36	1.62	34
Mortgage-backed securities	14.43	12.97	59	15.05	11.11	74	14.51	11.75	65	14.81	11.44	72	13.07	11.13	61
Asset-backed securities	0.75	0.38	79	0.61	0.27	78	0.79	0.32	79	0.02	0.28	56	0.03	0.33	57
Other debt securities	0.07	0.52	42	0.05	0.39	44	0.05	0.42	44	0.06	0.39	46	0.07	0.41	48
Loans held-for-sale	0.87	0.42	81	0.71	0.48	74	1.12	0.52	80	1.30	0.39	87	0.32	0.30	62
Loans held for investment	62.50	59.85	58	67.66	63.46	54	65.86	61.72	58	71.78	63.50	70	73.36	63.93	76
Real estate loans secured by 1-4 family	5.67	11.69	25	6.57	12.29	26	6.54	11.91	27	6.51	13.29	25	6.19	13.46	23
Revolving	1.33	1.45	55	1.80	1.80	55	1.53	1.66	54	2.15	2.07	57	2.42	2.27	58
Closed-end, secured by first liens	4.21	9.84	25	4.57	9.99	26	4.85	9.81	27	4.14	10.69	23	3.54	10.57	19
Closed-end, secured by junior liens	0.14	0.20	47	0.20	0.26	51	0.16	0.22	51	0.23	0.28	56	0.23	0.31	51
Commercial real estate loans	16.38	22.48	31	15.47	21.90	30	16.16	22.22	31	16.46	22.23	35	16.42	21.58	37
Construction and land development	4.71	3.35	69	4.38	3.32	66	4.52	3.40	65	4.34	3.44	62	4.81	3.51	66
Multifamily	1.81	3.31	34	1.20	3.07	27	1.54	3.12	33	1.65	3.01	41	1.57	2.72	40
Nonfarm nonresidential	9.85	14.81	29	9.88	14.50	33	10.11	14.72	31	10.47	14.69	36	10.04	14.44	36
Real estate loans secured by farmland	1.54	0.34	90	1.68	0.33	90	1.71	0.33	92	1.72	0.36	89	1.82	0.41	89

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	37.21	59.66	18	34.71	55.37	19	36.44	57.15	20	33.78	57.46	17	33.17	56.49	16
Real estate loans secured by 1-4 family	8.94	19.82	20	9.61	19.50	21	9.76	19.43	21	8.91	20.75	16	8.40	21.10	15
Revolving	2.09	2.42	50	2.63	2.79	49	2.28	2.64	48	2.94	3.15	49	3.28	3.50	49
Closed-end	6.85	17.22	19	6.98	16.49	18	7.48	16.59	20	5.97	17.39	15	5.12	17.39	13
Commercial real estate loans	25.84	36.54	30	22.63	32.96	27	24.14	34.63	27	22.52	33.52	30	22.29	32.14	33
Construction and land development	7.44	5.50	69	6.41	4.97	64	6.74	5.26	65	5.94	5.09	62	6.53	5.20	64
1-4 family	0.37	1.11	35	0.42	0.93	41	0.38	0.93	40	0.63	0.94	50	0.46	1.02	42
Other	7.06	4.33	77	6	3.90	75	6.37	4.19	74	5.32	4.02	68	6.07	4.05	71
Multifamily	2.86	5.34	31	1.76	4.72	24	2.30	4.96	31	2.26	4.69	34	2.13	4.10	36
Nonfarm nonresidential	15.54	24.14	28	14.46	21.76	29	15.09	22.93	27	14.32	22.15	32	13.63	21.40	34
Owner-occupied	6.61	8.14	41	6.46	7.38	45	6.59	7.68	42	6.24	7.72	42	6.03	8.03	40
Other	8.93	15.71	28	8	14.16	28	8.50	14.95	28	8.09	14.34	29	7.60	13.38	28
Real estate loans secured by farmland	2.42	0.59	88	2.46	0.52	89	2.55	0.54	89	2.35	0.55	87	2.48	0.63	86
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	13.13	20.98	21	16.27	23.90	22	14.21	22.17	20	11.45	19.53	23	12.12	20.32	23
Loans to individuals	38.87	6.28	95	38.59	6.11	94	38.58	6.13	94	43.45	7.13	95	43.33	7.36	94
Credit card loans	34.64	0.51	96	34.24	0.64	96	34.54	0.65	96	38.69	0.81	96	38.47	1.02	95
Agricultural loans	8.90	0.37	97	8.25	0.31	96	8.71	0.32	97	8.99	0.37	96	8.85	0.46	96
Other loans and leases	1.89	8.03	22	2.18	8.93	21	2.06	9.09	23	2.33	9.85	20	2.54	9.66	24
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	188.66	383.17	14	190.28	392.62	18	194.83	381.27	17	199.34	391.26	20	199.25	379.80	22
Real estate loans secured by 1-4 family	45.35	124.52	20	52.71	133.24	22	52.17	125.03	24	52.57	138.18	19	50.46	137.84	19
Revolving	10.62	15.53	45	14.45	19.64	47	12.18	17.42	44	17.33	21.26	48	19.70	23.33	49
Closed-end	34.74	107.53	18	38.27	112.01	18	40	106.14	20	35.24	115.20	16	30.76	112.79	15
Commercial real estate loans	131.02	238.21	24	124.09	237.30	26	129.03	234.65	26	132.90	229.44	31	133.91	219.72	35
Construction and land development	37.70	35.52	56	35.16	35.78	53	36.06	35.62	57	35.08	34.95	54	39.23	35.36	58
1-4 family	1.88	7.06	33	2.28	6.74	38	2.02	6.34	37	3.71	6.61	48	2.78	7.04	39
Other	35.82	28.07	66	32.88	27.86	60	34.04	28.16	63	31.37	27.32	58	36.45	27.26	65
Multifamily	14.52	34.78	29	9.66	33.28	22	12.29	32.74	27	13.32	31.04	32	12.81	27.85	35
Nonfarm nonresidential	78.80	157.17	24	79.27	157.33	25	80.69	155.06	26	84.51	152.10	30	81.87	147.22	33
Owner-occupied	33.52	52.65	34	35.40	53.29	34	35.24	52.37	35	36.79	53.07	38	36.20	54.89	37
Other	45.28	102.08	24	43.87	101.60	25	45.45	100.54	28	47.71	97.41	30	45.67	91.80	29
Real estate loans secured by farmland	12.28	3.59	87	13.48	3.50	87	13.63	3.44	87	13.87	3.60	85	14.88	4.02	85
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	66.57	127.07	16	89.20	159.86	21	75.99	139.91	20	67.58	122.02	27	72.80	128.82	29
Loans to individuals	197.06	35.29	93	211.57	38.40	96	206.23	37.47	96	256.36	43.51	95	260.30	42.67	95
Credit card loans	175.61	2.61	97	187.72	3.43	97	184.65	3.30	97	228.29	4.34	96	231.10	5.31	96
Agricultural loans	45.11	2.01	97	45.24	2.03	96	46.54	1.88	97	53.05	2.18	97	53.19	2.72	97
Other loans and leases	9.61	46.75	18	11.98	51.14	18	11.01	49.54	18	13.74	52.44	17	15.24	51.79	20
Supplemental															
Non-owner occupied CRE loans / Gross loans	19.83	28.84	28	16.74	26.07	28	18.11	27.32	26	16.90	26.45	29	16.89	24.79	34
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	100.52	187.37	22	91.79	186.18	23	96.83	183.76	24	99.71	178.57	29	101.45	167.93	32
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	134.04	244.59	23	127.19	244.21	24	132.07	240.85	25	136.50	236.10	30	137.65	225.98	33

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	13.35	12.01	61	8.26	10.58	47	10.11	11.17	52	1.42	7.63	14	1.92	7.80	27
Liquid assets	29.66	28.17	54	26.20	24.60	64	27.45	26.22	59	21.33	22.44	57	21.29	22.72	59
Investment securities	17.81	19.64	47	17.97	16.55	60	17.66	17.85	50	17.41	16.99	56	16.09	17.27	49
Net loans and leases	62.06	59.81	55	66.25	63.21	47	65.20	61.58	55	71.42	63.77	65	71.82	63.98	68
Net loans, leases and standby letters of credit	62.59	60.62	54	66.78	64.12	48	65.71	62.48	55	71.91	64.84	64	72.52	65.07	68
Core deposits	81.65	74.75	75	77.56	68.08	72	81.21	70.67	86	72.28	63.09	67	72.47	62.13	68
Noncore funding	3.58	10.89	18	8.04	16.68	23	4.32	14.13	13	12.96	19.36	37	13.78	21.34	33
Time deposits of \$250K or more	0.62	1.81	18	1.19	2.56	25	0.77	2.11	20	1.93	2.94	34	2.66	2.89	49
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.42	1.20	43	0.59	1.49	46	0.63	1.47	46	0.85	1.94	48	0.10	1.97	21
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.42	0.52	56	0.59	0.52	59	0.62	0.54	58	0.82	0.48	61	0.08	0.54	35
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.17	0.99	65	1.25	2.06	45	1.21	1.24	58	3.76	3.01	62	2.77	3.67	45
Earning assets that reprice within 1 year	48.05	38.93	73	45.53	39.71	67	45.84	39.38	65	46.14	39.29	73	47.74	40.29	75
Interest-bearing liabilities that reprice within 1 year	2.84	7.04	13	5.87	9.42	31	3.88	8.20	20	7.92	10.19	40	8.30	10.01	50
Long-term debt that reprices within 1 year	1.17	0.26	87	1.25	0.56	82	1.21	0.47	82	1.32	0.96	74	2.99	1.34	78
Net assets that reprice within 1 year	44.04	30.25	84	38.41	28.34	74	40.75	29.11	79	36.90	26.63	79	36.45	27.38	73
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-12.49	-1.82	18	-0.26	6.94	31	-7.14	3.20	20	13.05	14.45	49	13.63	16.62	44
Net short-term noncore funding dependence	-12.80	-8.21	28	-2.16	-2.29	42	-7.49	-4.76	32	11	3.38	74	9.64	4.66	63
Short-term investment / Short-term noncore funding	399.54	284.81	75	127.81	138.95	59	250.47	184.19	71	12.71	77.77	14	18.66	66.46	28
Liquid assets - short-term noncore funding / Nonliquid assets	37.41	34.02	58	26.75	23.27	64	32.27	28.18	60	12.95	16.97	50	13.95	16.04	57
Net loans and leases / Total deposits	74.23	74.66	50	80.31	82.84	40	77.93	79.43	45	90.06	90.31	45	89.09	90.08	46
Net loans and leases / Core deposits	76.01	81.17	45	85.42	93.70	34	80.28	88.34	37	98.81	103.93	45	99.11	105	43
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.13	0.84	33	0.24	1.82	23	0.21	1.57	22	0.06	0.72	23	-0.24	-0.82	57
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	4	1.94	83	7.27	4.82	77	5.96	4.31	74	2.42	1.36	78	-1.69	-1.98	55
Structured notes appreciation (depreciation) / Tier 1 capital		0.01			0			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	3.49	13.42	48	4.24	12.14	50	3.73	11.38	50	4.83	12.67	50	6.01	16.19	38
Available-for-sale securities	96.01	84.66	54	95.30	85.75	52	95.72	87.23	47	94.54	85.40	52	93.36	81.88	63
U.S. Treasury securities	10.10	5.52	78	8.85	5.43	76	8.63	4.72	78	9.88	6.15	73	10.31	6.99	71
US agency securities (excluding mortgage-backed securities)	1.36	4.50	45	1.43	3.23	48	1.76	4.01	50	2.21	3.49	53	5.02	4.02	69
Municipal securities	2.47	8.87	40	1.85	9.39	31	2.12	9.83	35	1.73	7.75	32	2.25	9.16	35
Mortgage-backed securities	81	66.59	70	83.71	67.27	71	82.16	66.64	70	85.09	67.43	76	81.19	65.45	74
Asset-backed securities	4.19	2.05	76	3.40	1.68	77	4.50	1.91	77	0.14	1.66	56	0.18	2.05	57
Other debt securities	0.38	3.17	40	0.29	2.93	42	0.28	3.01	42	0.32	2.94	44	0.41	2.79	45
Mutual funds and equity securities	0.50	0.32	74	0.47	0.37	68	0.55	0.35	71	0.63	0.40	69	0.64	0.42	67
Debt securities 1 year or less	9.29	8.69	59	6	11.75	34	9.85	10.55	57	2.19	11.86	15	5.95	11.91	39
Debt securities 1 to 5 years	19.35	17.05	61	23.40	18.03	64	20.74	17.03	62	21.49	17.94	62	18.38	19.18	56
Debt securities over 5 years	70.87	72.17	38	70.13	66.01	47	68.87	69.86	43	75.70	66.02	53	75.03	64.73	55
Pledged securities	81.13	33.87	93	80.81	37.40	95	75.96	35.67	92	75.40	30.57	96	78.75	33.30	94
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	72.38	51.37	65	220.84	146.89	74	682.56	183.32	91	-23.02	26.69	16	-33.54	6.77	8
Investment securities	5.73	33.34	21	16.72	14.17	64	11.31	23.62	35	13.04	11.75	65	15.16	9.42	72
Core deposits	12.30	16.88	36	17.66	25.99	27	23.25	26.88	43	4.23	11.23	26	3.97	7.29	45
Noncore funding	-52.48	-23.76	15	-17.65	-2.41	30	-63.48	-12.18	3	-1.70	6.59	39	10.11	10.67	56

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	32,159,641	31,035,134	31,857,677	32,902,162	32,234,680
Commit: Secured commercial real estate loans	1,327,807	1,135,335	1,532,438	1,106,665	952,805
Commit: Unsecured real estate loans	23,621	35,618	30,651	24,966	41,784
Credit card lines (reported semiannually, June/Dec)	26,708,214	25,771,877	25,969,875	27,947,138	27,763,803
Securities underwriting	0	0	0	0	0
Standby letters of credit	133,807	126,746	126,348	110,171	150,961
Commercial and similar letters of credit	87	156	671	443	517
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	380,562	536,484	575,579	189,923	116,243
Written options contracts (interest rate)	299,649	529,506	401,862	148,956	98,225
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	256,508	312,525	259,569	341,976	394,201
Futures and forward foreign exchange	282,004	219,713	238,641	186,146	130,713
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	125.87	22.45	97	129.58	21.74	97	128.37	22.01	97	145.43	23.52	97	148.91	24.05	97
Standby letters of credit	0.52	0.67	53	0.53	0.72	50	0.51	0.71	50	0.49	0.84	44	0.70	0.92	50
Commercial and similar letters of credit	0	0.02	42	0	0.02	42	0	0.02	49	0	0.02	44	0	0.02	40
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	4.77	49.75	18	6.67	51.68	18	5.95	48.62	17	3.83	68.47	14	3.42	65.81	16
Interest rate contracts	3.67	35.96	17	5.76	36.85	18	4.98	34.36	17	3.01	47.31	13	2.81	43.84	15
Interest rate futures and forward contracts	1.49	5.17	70	2.24	9.28	69	2.32	6.21	68	0.84	10.67	59	0.54	11.40	57
Written options contracts (interest rate)	1.17	1.82	61	2.21	2.30	71	1.62	2.18	62	0.66	2.47	56	0.45	2.16	50
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	1	20.67	15	1.30	22.27	14	1.05	20.83	11	1.51	28.86	14	1.82	26.74	15
Foreign exchange contracts	1.10	6.16	74	0.92	5.77	72	0.96	6.01	71	0.82	10.12	66	0.60	10.92	68
Futures and forward foreign exchange contracts	1.10	3.93	77	0.92	3.58	76	0.96	3.47	76	0.82	5.23	72	0.60	5.22	73
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	196.12	42.93	97	191.78	41.55	96	195.16	42.82	96	207.35	45.53	96	212.24	44.93	96

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,218,723	1,598,228	1,475,651	867,001	739,382
Interest rate contracts	936,719	1,378,515	1,237,010	680,855	608,669
Foreign exchange contracts	282,004	219,713	238,641	186,146	130,713
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	662,566	756,197	814,220	376,069	246,956
Written options	299,649	529,506	401,862	148,956	98,225
Exchange-traded	0	0	0	0	0
Over-the-counter	299,649	529,506	401,862	148,956	98,225
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	256,508	312,525	259,569	341,976	394,201
Held for trading					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	936,719	1,378,515	1,237,010	680,855	608,669
Foreign exchange contracts	282,004	219,713	238,641	186,146	130,713
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	766,420	912,148	889,565	546,308	388,030
Over 1 year to 5 years	14,609	15,053	44,412	28,539	72,692
Over 5 years	138,045	141,520	139,812	143,198	180,433
Gross negative fair value (absolute value)					
Held for trading	0	0	0	0	0
Non-traded	6,507	9,871	13,935	5,712	6,068
Gross positive fair value					
Held for trading	0	0	0	0	0
Non-traded	25,805	48,901	41,876	16,318	4,564
Current credit exposure on risk-based capital derivative contracts					
Credit losses on derivative contracts	21,302	34,067	30,413	14,979	3,829
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	76.86	94.09	14	86.25	95.13	18	83.83	94.10	17	78.53	93.44	19	82.32	92.91	21
Foreign exchange contracts	23.14	3.27	90	13.75	2.75	88	16.17	3.49	88	21.47	3.20	89	17.68	3.39	88
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Futures and forwards	54.37	12.57	90	47.31	12.99	89	55.18	14.05	94	43.38	13.49	85	33.40	12.78	84
Written options	24.59	7.49	88	33.13	8.37	89	27.23	8.18	86	17.18	5.91	87	13.28	6.60	78
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	24.59	7.20	88	33.13	7.94	89	27.23	7.73	87	17.18	5.10	90	13.28	5.49	82
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	21.05	71.23	13	19.55	69.92	14	17.59	68.76	13	39.44	69.75	18	53.31	70.34	24
Held for trading															
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded															
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	76.86	56.19	60	86.25	54.31	65	83.83	53.82	64	78.53	52.22	64	82.32	50.60	66
Foreign exchange contracts	23.14	0.38	96	13.75	0.28	96	16.17	0.46	95	21.47	0.34	95	17.68	0.57	94
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	75.41	91.87	16	66.87	89.91	14	72.77	91.48	17	82.82	93.86	16	86.71	94.47	24
One year or less	62.89	28.05	83	57.07	30.94	78	60.28	32.05	78	63.01	32.17	77	52.48	32.51	71
Over 1 year to 5 years	1.20	26.03	11	0.94	27.26	14	3.01	27.06	14	3.29	30.45	18	9.83	31.16	20
Over 5 years	11.33	30.08	29	8.85	28.48	25	9.47	29.56	26	16.52	28.09	37	24.40	28.71	52
Gross negative fair value (absolute value)	0.53	1.25	30	0.62	1.76	33	0.94	1.55	42	0.66	0.83	49	0.82	0.72	59
Gross positive fair value	2.12	1.68	67	3.06	2.69	58	2.84	2.23	65	1.88	1.19	79	0.62	0.85	31
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	16	0	0.07	16	0.01	0.07	21	0	0.06	16	0	0.06	24
Gross positive fair value (X)	0.01	0.07	22	0.02	0.11	24	0.02	0.09	22	0.01	0.07	25	0	0.06	16
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.01	0.01	54	0.02	0.02	66	0.02	0.02	64	0.01	0.01	65	0	0.01	43
Current credit exposure (X)	0.01	0.05	27	0.01	0.08	29	0.01	0.06	28	0.01	0.05	30	0	0.04	22
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.11	0.63	29	0.18	1.03	30	0.16	0.85	28	0.08	0.73	30	0.02	0.53	20

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	440,342	376,824	376,824	402,621	392,692
Gross losses	134,056	187,097	338,861	403,244	374,075
Write-downs, transfers to loans held-for-sale	0	0	0	11,215	513
Recoveries	33,775	36,570	70,907	86,287	57,239
Net losses	100,281	150,527	267,954	316,957	316,836
Provision for loan and lease losses	-7,233	281,608	331,472	291,160	326,765
Adjustments	0	0	0	0	0
Ending balance	332,828	507,905	440,342	376,824	402,621
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.06	-0.14	63	2.48	0.85	93	1.41	0.51	94	1.35	0.15	96	1.61	0.14	95
Provision for loan and lease losses / Average loans and leases	-0.09	-0.25	65	3.48	1.37	90	2.03	0.82	92	1.83	0.24	95	2.15	0.24	94
Provision for loan and lease losses / Net loan and lease losses	-7.21	77.32	62	187.08	792.43	10	123.70	487.86	4	91.86	130.58	19	103.13	134.68	42
Allowance for loan and lease losses / Total loans and leases not held for sale	2.08	1.39	87	3.13	1.51	91	2.69	1.58	89	2.32	0.83	95	2.54	0.90	94
Allowance for loan and lease losses / Total loans and leases	2.06	1.37	87	3.10	1.48	91	2.65	1.55	89	2.28	0.81	95	2.52	0.89	94
Allowance for loan and lease losses / Net loans and leases losses (X)	1.66	15.27	0	1.69	11.83	4	1.64	11.58	2	1.19	8.03	5	1.27	7.54	3
Allowance for loan and lease losses / Nonaccrual assets	387.18	318.67	73	473.29	321.01	81	452.28	299.17	81	338.18	218.72	83	353.26	214.03	86
ALLL / 90+ days past due + nonaccrual loans and leases	376.02	260.68	76	447.59	244.42	85	331.80	244.34	72	328.21	151.73	89	331.62	160.51	89
Gross loan and lease losses / Average loans and leases	1.64	0.22	96	2.31	0.35	94	2.08	0.34	95	2.54	0.28	95	2.46	0.30	94
Recoveries / Average loans and leases	0.41	0.08	94	0.45	0.07	95	0.43	0.07	94	0.54	0.08	96	0.38	0.09	93
Net losses / Average loans and leases	1.22	0.13	97	1.86	0.28	94	1.64	0.27	94	2	0.21	95	2.09	0.22	94
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0.07	0	97	0	0	84
Recoveries / Prior year-end losses	9.97	16.12	33	9.07	15.46	28	17.58	33.98	19	23.07	36.22	31	17.33	41.30	13
Earnings coverage of net loan and lease losses (X)	3.68	4.52	18	2.47	21.56	16	2.66	22.91	13	2.13	24.40	11	2.17	21.75	13
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.03	21	0	0.03	20	-0.01	0.04	10	-0.01	0.01	18	-0.04	0.02	9
Real estate loans secured by 1-4 family	-0.05	-0.01	18	-0.03	0.01	18	-0.04	0.01	14	-0.01	0.01	27	-0.04	0.01	11
Revolving	-0.03	-0.05	35	-0.02	0.01	27	-0.09	0.01	13	0.03	0.02	62	-0.04	0.03	18
Closed-end	-0.05	-0.01	15	-0.03	0.01	15	-0.02	0	20	-0.03	0	13	-0.05	0.01	12
Commercial real estate loans	0	0.05	23	0	0.03	45	0	0.07	8	-0.01	0.01	10	-0.05	0.01	7
Construction and land development	-0.01	0	32	-0.03	0	19	-0.02	0	23	-0.01	-0.01	32	-0.02	-0.03	34
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	-0.01	-0.01	31	-0.03	0	14	-0.02	0	18	-0.01	-0.01	29	-0.02	-0.02	32
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	0	0.07	22	0.02	0.05	53	0.01	0.11	24	-0.02	0.02	10	-0.07	0.02	3
Owner-occupied	0	0.01	58	0.02	0.02	78	0.01	0.02	57	-0.01	0.01	9	-0.01	0.01	8
Other	0	0.06	19	-0.01	0.03	9	0	0.08	8	0	0.01	16	-0.05	0.01	5
Real estate loans secured by farmland	0	-0.01	58	0.01	0.02	83	0.01	0.02	75	0.01	0.01	77	0.01	0	78
Commercial and industrial loans	0.32	0.20	70	0.48	0.46	64	0.47	0.47	58	0.58	0.37	79	0.58	0.31	79
Loans to individuals	3.04	0.78	92	4.56	1.41	92	4	1.13	93	4.47	1.17	95	4.46	1.16	96
Credit card loans	3.20	2.18	74	4.81	3.43	72	4.22	2.92	77	4.66	3.11	81	4.62	2.92	87
Agricultural loans	0.20	0.03	87	0.70	0.15	86	0.37	0.19	83	0.14	0.08	74	-0.05	0.15	9
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.21	0.08	80	-2.55	0.13	0	-1.20	0.15	0	-4.31	0.15	0	0.11	0.14	59

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	74,046	73,719	122,043	154,175	123,439
90+ days past due loans and leases	2,552	6,162	35,353	3,387	7,437
Nonaccrual loans and leases	85,961	107,314	97,360	111,426	113,974
Total past due and nonaccrual loans and leases	162,559	187,195	254,756	268,988	244,850
Restructured 30-89 days past due					
Restructured 30-89 days past due	3,085	6,183	5,984	9,100	14,302
Restructured 90+ days past due	1,631	1,525	1,824	1,669	1,604
Restructured nonaccrual	7,049	8,034	6,028	9,387	10,326
Total restructured loans and leases	11,765	15,742	13,836	20,156	26,232
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	169	0	0	2,674	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	161	0	0	0	0
Total past due and nonaccrual loans held for sale	330	0	0	2,674	0
Restructured loans and leases in compliance	71,088	81,798	73,411	79,556	78,468
Other real estate owned	312	3,358	569	3,593	10,767
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.46	0.27	81	0.45	0.36	70	0.73	0.39	84	0.93	0.43	88	0.77	0.44	85
90+ days past due loans and leases	0.02	0.10	43	0.04	0.13	48	0.21	0.12	80	0.02	0.15	34	0.05	0.17	45
Nonaccrual loans and leases	0.53	0.58	50	0.66	0.61	60	0.59	0.66	51	0.67	0.51	71	0.71	0.54	75
90+ days past due and nonaccrual loans and leases	0.55	0.73	43	0.69	0.80	50	0.80	0.85	54	0.69	0.71	54	0.76	0.75	57
30-89 days past due restructured															
30-89 days past due restructured	0.02	0.01	83	0.04	0.01	87	0.04	0.01	83	0.06	0.01	87	0.09	0.02	91
90+ days past due restructured	0.01	0	85	0.01	0.01	83	0.01	0.01	86	0.01	0.01	81	0.01	0.01	80
Nonaccrual restructured	0.04	0.12	31	0.05	0.13	32	0.04	0.13	24	0.06	0.14	35	0.06	0.16	30
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	84	0	0	41	0	0	38	0.02	0	92	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	79	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.46	0.27	81	0.45	0.37	70	0.73	0.40	84	0.93	0.43	88	0.77	0.44	85
90+ days past due assets	0.02	0.10	42	0.04	0.13	47	0.21	0.12	80	0.02	0.15	32	0.05	0.18	42
Nonaccrual assets	0.53	0.59	50	0.66	0.62	60	0.59	0.67	51	0.67	0.53	71	0.71	0.57	73
30+ days past due and nonaccrual assets	1	1.04	58	1.14	1.21	58	1.53	1.29	70	1.63	1.19	76	1.54	1.26	70
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.35	0.43	46	0.47	0.49	57	0.53	0.52	58	0.51	0.44	65	0.56	0.48	68
90+ days past due and nonaccrual assets + other real estate owned	0.35	0.46	43	0.49	0.52	53	0.54	0.55	58	0.52	0.48	62	0.61	0.52	67
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.63	0.52	68	0.84	0.56	79	0.72	0.60	67	0.91	0.53	86	1.01	0.60	86
Allowance for loan and lease losses	48.70	67.93	37	39.41	65.48	24	40.68	66.66	27	54.49	115.41	19	54.42	118.28	19
Equity capital + allowance for loan and lease losses	5.08	4.43	65	6.55	4.83	73	5.71	4.97	65	7.39	4.28	80	8.53	4.79	86
Tier 1 capital + allowance for loan and lease losses	5.08	5.28	52	6.70	5.98	60	5.76	6.05	53	7.33	5.65	72	8.25	6.16	72
Loans and leases + other real estate owned	1	0.88	64	1.22	0.92	75	1.08	0.97	63	1.24	0.85	81	1.37	0.96	80

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.24	0.24	60	0.11	0.39	22	0.85	0.39	87	0.68	0.38	84	0.50	0.42	69
	90+ days past due	0.03	0.12	56	0.08	0.15	69	0.55	0.16	87	0.04	0.16	52	0.04	0.22	47
	Nonaccrual	0.20	0.65	16	0.21	0.63	14	0.20	0.76	12	0.27	0.46	32	0.30	0.57	29
Commercial and industrial																
	30–89 days past due	0.67	0.17	96	0.23	0.23	61	0.28	0.23	71	1.07	0.31	91	0.35	0.30	66
	90+ days past due	0.02	0.02	72	0.01	0.03	60	0.08	0.03	81	0.01	0.05	38	0.22	0.05	90
	Nonaccrual	0.16	0.64	14	0.20	0.75	21	0.18	0.75	14	0.27	0.83	20	0.27	0.76	25
Individuals																
	30–89 days past due	0.59	0.55	60	0.79	0.58	68	0.87	0.83	56	1.19	0.83	69	1.26	0.84	74
	90+ days past due	0	0.07	42	0.01	0.13	39	0.01	0.14	42	0.01	0.17	41	0.01	0.16	38
	Nonaccrual	0.63	0.18	92	1.06	0.22	92	0.88	0.28	90	1.17	0.17	96	1.27	0.23	94
Depository institution loans																
	30–89 days past due		0			0.03			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0			0			0			0			0	
Agricultural																
	30–89 days past due	0.35	0.16	76	0.76	0.31	78	0.55	0.17	85	0.65	0.24	81	0.20	0.17	71
	90+ days past due	0	0	90	0.03	0.03	85	0	0	89	0	0	42	0	0	43
	Nonaccrual	2.14	0.69	84	1.69	0.80	79	1.67	0.49	86	0.47	0.67	65	0.37	0.75	59
Foreign governments																
	30–89 days past due		0.01			0			0			0.07			0.01	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases																
	30–89 days past due	0.98	0.11	94	0.28	0.14	77	0.17	0.18	66	0.29	0.20	70	0.09	0.17	53
	90+ days past due	0	0.01	75	0	0.01	70	0	0.01	72	0	0.01	70	0	0.01	71
	Nonaccrual	0.04	0.13	55	0.04	0.15	51	0.03	0.15	48	0.05	0.13	52	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.12	0.35	25	0.18	0.60	22	0.42	0.65	36	0.47	0.67	42	0.48	0.71	38
	90+ days past due	0.13	0.27	69	0.13	0.29	67	0.12	0.33	64	0.14	0.31	66	0.17	0.46	63
	Nonaccrual	0.33	0.82	20	0.38	0.84	24	0.35	0.89	20	0.39	0.73	28	0.49	0.86	33
Revolving	30-89 days past due	0.19	0.29	39	0.19	0.40	31	0.33	0.48	40	0.20	0.45	23	0.17	0.50	20
	90+ days past due	0	0.02	34	0.02	0.03	71	0	0.03	63	0	0.05	53	0	0.05	50
	Nonaccrual	0.62	1.05	50	0.49	1.27	36	0.60	1.13	42	0.46	1	37	0.29	1.17	21
Closed-end	30-89 days past due	0.09	0.36	23	0.17	0.61	23	0.45	0.65	40	0.60	0.70	57	0.68	0.75	54
	90+ days past due	0.16	0.29	74	0.17	0.33	70	0.15	0.38	69	0.21	0.35	73	0.28	0.53	70
	Nonaccrual	0.24	0.77	17	0.34	0.81	23	0.27	0.87	18	0.35	0.70	30	0.62	0.84	41
Junior lien	30-89 days past due	0.02	0.01	78	0.05	0.02	83	0.03	0.02	77	0.03	0.02	69	0.08	0.03	89
	90+ days past due	0	0	36	0	0	62	0	0	74	0	0	61	0	0	54
	Nonaccrual	0.05	0.04	61	0.08	0.05	73	0.06	0.04	69	0.07	0.04	71	0.07	0.06	65
Commercial real estate	30-89 days past due	0.29	0.14	80	0.07	0.23	32	1.10	0.26	95	0.81	0.18	96	0.53	0.17	92
	90+ days past due	0	0.01	25	0.07	0.02	84	0.78	0.02	98	0.01	0.03	49	0	0.03	41
	Nonaccrual	0.06	0.52	10	0.04	0.43	9	0.03	0.62	6	0.06	0.23	21	0.12	0.28	29
Construction and development	30-89 days past due	0.05	0.12	58	0	0.24	15	2.35	0.28	95	2.38	0.28	95	0.39	0.21	75
	90+ days past due	0	0.01	38	0.25	0.01	96	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual	0.15	0.36	61	0	0.25	11	0	0.41	11	0	0.20	12	0.01	0.19	29
1-4 family	30-89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0.10	0.06	77	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0.03	0.02	78	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30-89 days past due	0.05	0.07	68	0	0.17	19	2.35	0.22	95	2.28	0.20	95	0.39	0.13	83
	90+ days past due	0	0	41	0.25	0	97	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.12	0.29	62	0	0.18	14	0	0.35	12	0	0.17	14	0.01	0.15	34
Multifamily	30-89 days past due	1.97	0.06	97	0.02	0.08	55	2.30	0.09	97	1.41	0.08	99	0.89	0.10	97
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30-89 days past due	0.10	0.14	56	0.10	0.20	45	0.36	0.23	72	0.06	0.14	32	0.54	0.17	93
	90+ days past due	0	0.01	29	0	0.02	27	1.24	0.02	99	0.01	0.03	56	0	0.03	46
	Nonaccrual	0.02	0.66	5	0.06	0.55	9	0.05	0.80	8	0.09	0.28	21	0.19	0.30	42
Owner Occupied	30-89 days past due	0.04	0.04	55	0.05	0.07	50	0.04	0.07	51	0.06	0.07	53	0.40	0.09	97
	90+ days past due	0	0	34	0	0.01	30	0	0	33	0	0.01	62	0	0.01	25
	Nonaccrual	0.02	0.25	17	0.05	0.24	22	0.05	0.27	17	0.09	0.16	37	0.12	0.17	46
Other	30-89 days past due	0.06	0.09	61	0.06	0.11	56	0.32	0.14	77	0	0.07	19	0.14	0.07	78
	90+ days past due	0	0.01	36	0	0.01	34	1.24	0.01	99	0	0.01	64	0	0.01	63
	Nonaccrual	0	0.40	10	0	0.24	13	0	0.44	11	0.01	0.10	21	0.07	0.13	48
Farmland	30-89 days past due	0.20	0.11	74	0.30	0.31	71	0.05	0.11	62	0.22	0.23	65	0.23	0.25	68
	90+ days past due	0.01	0	90	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	1.27	1.10	73	1.12	1.24	58	1.30	1.13	69	1.83	0.84	76	1.30	1.23	69
Credit card	30-89 days past due	0.62	0.63	45	0.82	0.90	45	0.89	0.95	41	1.24	1.19	48	1.32	1.22	56
	90+ days past due	0	0.39	15	0.01	0.76	28	0	0.63	13	0.01	0.78	25	0.01	0.73	25
	Nonaccrual	0.69	0.08	91	1.17	0.09	94	0.95	0.05	94	1.28	0.11	95	1.39	0.09	97

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	-419,151	-333,425	-332,968	-333,285	-266,041
Retained earnings	3,295,180	2,830,324	3,018,257	2,778,464	2,542,844
Accumulated other comprehensive income (AOCI)	-20,937	50,588	13,249	-42,817	-111,530
Common equity tier 1 minority interest	385	343	358	225	195
Common equity tier 1 capital before adjustments/deductions	2,855,477	2,547,830	2,698,896	2,402,587	2,165,468
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	165,797	168,326	166,666	169,904	174,305
Accumulated other comprehensive income-related adjustments	-20,937	50,589	13,249	-42,818	-111,529
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,710,617	2,328,915	2,518,981	2,275,501	2,102,692
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,710,617	2,328,915	2,518,981	2,275,501	2,102,692
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	149,706	149,681	149,693	149,669	149,644
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	34	32
Additional tier 1 capital before deductions	149,706	149,681	149,693	149,703	149,676
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	149,706	149,681	149,693	149,703	149,676
Tier 1 Capital	2,860,323	2,478,596	2,668,674	2,425,204	2,252,368
Tier 2 Capital					
Tier 2 capital instruments and related surplus	148,601	148,391	148,496	148,286	148,076
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	5	8,385
Allowance for loan and lease losses in tier 2 capital	240,049	235,606	245,072	248,600	238,258
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	388,650	383,997	393,568	396,891	394,719
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	11,009	10,422
Tier 2 capital	388,650	383,997	393,568	385,882	384,297
Exited advanced approach tier 2 capital					
Total capital	3,248,973	2,862,593	3,062,242	2,811,086	2,636,665
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	25,496,739	23,200,589	24,368,860	22,110,511	20,931,860
Less: Deductions from common equity tier 1 capital	165,797	168,326	166,666	169,904	174,305
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	25,330,942	23,032,263	24,202,194	21,940,607	20,757,555
Total risk-weighted assets	19,084,662	18,544,233	19,380,058	19,713,620	18,850,206
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	14.20	12.66	76	12.56	11.98	68	13	12.35	66	11.54	12.11	44	11.15	12.09	41
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.99	13.44	76	13.37	12.72	73	13.77	13.08	71	12.30	12.78	46	11.95	12.85	40
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	17.02	15.42	78	15.44	14.77	71	15.80	15.23	68	14.26	14.36	60	13.99	14.45	52
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	11.29	9.11	90	10.76	9.03	89	11.03	9.13	90	11.05	9.76	80	10.85	9.71	83
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	14	9	20	27	58	55.56	-94.64
Other insurance activities income	14	9	20	27	58	55.56	-94.64
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	7,738	7,677	7,755	7,602	7,545	0.79	8.82

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		52.30			54.79			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		47.70			45.21			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.29			11.01			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.37	25	0	0.39	28	0	0.41	26	0	0.47	24	0	0.47	24
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		30.92			40.01			38.23			34.91			44.54	
Other premium income / Total premium income		69.08			59.99			61.77			65.09			55.46	
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Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		21.10			7.42			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.07			-31.13			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.24	11.54	9	0.26	11.35	9	0.25	11.03	9	0.27	11.51	11	0.28	10.22	14
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			5,001			4,735			5,220			4,851			4,742
Net assets of broker-dealer subsidiaries / Consolidated assets	0.02	0.47	78	0.02	0.73	75	0.02	0.75	75	0.02	1.39	70	0.02	1.79	68

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	17	37	11	18	15
Real estate loans	0	0	0	0	0
Commercial and industrial loans	17	37	11	18	15
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	17	37	11	18	15
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-54.05	-1.19	8	-13.95	10.27	24	-38.89	-2.40	11	20	22.48	74	-77.27	7.24	5
Total selected assets	-54.05	3.19	8	-13.95	5.10	27	-38.89	2.04	10	20	12.40	78	-77.27	3.24	6
Deposits		9.07			10.22			3.46			10.36			5	

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	1,614,016	2,368,384	1,951,950	2,614,056	2,905,734	-31.85	-36.62
1–4 family residential loans	1,614,016	2,368,384	1,951,950	2,614,056	2,905,734	-31.85	-36.62
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	6.32	9.89	7.87	11.55	13.42		
1–4 family residential loans	6.32	9.89	7.87	11.55	13.42		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	15.30	18.73	17.20	18.81	19.74		
Home equity lines	1.90	2.30	2.04	2.54	2.77		
Credit card receivables	31.50	29.91	30.91	33.41	32.54		
Auto loans and other consumer loans	3.49	3.50	3.27	3.70	3.68		
Commercial and industrial loans	11.94	14.21	12.72	9.89	10.25		
All other loans and leases	35.88	31.34	33.85	31.66	31.01		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	2.39	1.39	2.66	0.06	0

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	5,183	5,673	28,425	39,012	34,293	-8.64	-86.52
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	5,183	5,673	28,425	39,012	34,293	-8.64	-86.52
90+ Days Past Due Securitized Assets							
1-4 family residential loans	9,026	11,662	12,746	11,245	11,155	-22.60	-31.06
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	9,026	11,662	12,746	11,245	11,155	-22.60	-31.06
Total past due securitized assets	14,209	17,335	41,171	50,257	45,448	-18.03	-72.44
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.32	0.24	1.46	1.49	1.18
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.32	0.24	1.46	1.49	1.18
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.56	0.49	0.65	0.43	0.38
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.56	0.49	0.65	0.43	0.38
Total past due securitized assets percent of securitized assets	0.88	0.73	2.11	1.92	1.56
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.23	0.22	1.06	1.25	1.07
Home equity lines	0.19	0.19	0.33	0.20	0.17
Credit card receivables	0.62	0.82	0.89	1.24	1.32
Commercial and industrial loans	0.67	0.23	0.28	1.07	0.35
All other loans and leases	0.33	0.29	0.83	0.70	0.45
Total managed loans past due 30–89 days	0.45	0.42	0.81	1.01	0.84
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.40	0.39	0.46	0.37	0.36
Home equity lines	0	0.02	0	0	0
Credit card receivables	0	0.01	0	0.01	0.01
Commercial and industrial loans	0.02	0.01	0.08	0.01	0.22
All other loans and leases	0	0.05	0.46	0.01	0
Total managed loans past due 90+ days	0.07	0.10	0.26	0.08	0.10
Total Past Due Managed Assets	0.51	0.52	1.07	1.09	0.94
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.02	-0.01	-0.01	-0.01	-0.01
Home equity lines	-0.03	-0.02	-0.09	0.03	-0.04
Credit card receivables	3.20	4.81	4.22	4.66	4.62
Commercial and industrial loans	0.32	0.48	0.47	0.58	0.58
All other loans and leases	0.22	0.29	0.22	0.12	0.35
Net Losses on Managed Assets Percent of Total Managed Assets	1.13	1.61	1.44	1.66	1.68

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	77,430	40,478	127,796	156,525	119,119	91.29	65.06
Dividends	75,005	36,787	121,554	143,868	110,021	103.89	66.67
Interest	103	1,391	1,641	8,246	4,819	-92.60	
Management and service fees	2,322	2,300	4,601	4,411	4,279	0.96	21.76
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	79	71	144	138	133	11.27	-63.59
Dividends	0	0	0	0	0		-100.00
Interest	0	0	1	0	4		-100.00
Management and service fees	54	46	92	87	79	17.39	58.82
Other income	25	25	51	51	50	0.00	31.58
Income from subsidiary holding companies	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Total income from subsidiaries	77,509	40,549	127,940	156,663	119,252	91.15	64.47
Securities gains (losses)	0	0	0	0	0		
Other operating income	2,477	207	3,395	4,901	-53	1096.62	49.76
Total operating income	79,986	40,756	131,335	161,564	119,199	96.26	63.97
Operating Expenses							
Personnel expenses	14,601	3,606	13,875	12,996	7,461	304.91	4012.96
Interest expense	3,386	3,386	6,772	6,772	5,370	0.00	
Other expenses	2,149	3,020	5,229	7,989	7,795	-28.84	-29.10
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	20,136	10,012	25,876	27,757	20,626	101.12	494.68
Income (loss) before taxes	59,850	30,744	105,459	133,807	98,573	94.67	31.84
Applicable income taxes (credit)	-3,408	-1,284	-3,783	-1,828	-2,366		
Extraordinary items							
Income before undistributed income of subsidiaries	63,258	32,028	109,242	135,635	100,939	97.51	40.16
Equity in undistributed income of subsidiaries	229,556	35,929	186,881	157,304	179,167	538.92	563.36
Bank subsidiaries	227,047	35,438	185,694	156,776	175,877	540.69	664.83
Nonbank subsidiaries	2,509	491	1,187	528	3,290	411.00	-48.99
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	292,814	67,957	296,123	292,939	280,106	330.88	267.22
Memoranda							
Bank net income	302,052	72,225	307,248	300,644	285,898	318.21	304.41
Nonbank net income	2,509	491	1,187	528	3,290	411.00	-49.63
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,799,475	84.66	2,493,678	83.92	2,606,432	83.24	2,369,422	2,144,197	12.26	48.59
Common and preferred stock	2,798,868	84.64	2,493,099	83.91	2,606,011	83.23	2,364,246	2,138,752	12.26	48.93
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	607	0.02	579	0.02	421	0.01	5,176	5,445	4.84	-87.26
Investment in nonbank subsidiaries	56,232	1.70	53,026	1.78	53,708	1.72	52,521	52,005	6.05	35.57
Common and preferred stock	56,213	1.70	53,008	1.78	53,704	1.72	52,517	51,989	6.05	52.92
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		-100.00
Other receivables	19	0	18	0	4	0	4	16	5.56	-95.95
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	5,131	0.16	134	0	133	0	593	686	3729.10	15.51
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	407,313	12.32	389,250	13.10	432,053	13.80	361,538	334,320	4.64	84.27
Cash and due from unrelated depository institution	87	0	87	0	87	0	87	87	0.00	-99.57
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	4,507	0.14	4,507	0.15	4,507	0.14	4,507	4,507	0.00	0.83
Other assets	33,910	1.03	30,643	1.03	34,299	1.10	31,857	30,069	10.66	-3.58
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,306,655	100.00	2,971,325	100.00	3,131,219	100.00	2,820,525	2,565,871	11.29	49.57
Liabilities and Capital										
Deposits	2	0	2	0	2	0	1	296	0.00	-98.82
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	148,601	4.49	148,391	4.99	148,496	4.74	148,286	148,076	0.14	
Other liabilities	148,207	4.48	120,681	4.06	129,416	4.13	115,096	97,517	22.81	100.07
Balance due to subsidiaries and related institutions	154,752	4.68	154,762	5.21	154,766	4.94	154,867	154,900	-0.01	-0.07
Total liabilities	451,562	13.66	423,836	14.26	432,680	13.82	418,250	400,789	6.54	97.10
Equity Capital	2,855,093	86.34	2,547,489	85.74	2,698,539	86.18	2,402,275	2,165,082	12.07	44.07
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,575	0.05	1,575	0.05	1,575	0.05	1,575	1,575	0.00	0.00
Common surplus	10,396	0.31	8,698	0.29	8,987	0.29	7,474	6,171	19.52	166.70
Retained earnings	3,295,180	99.65	2,830,324	95.25	3,018,257	96.39	2,778,463	2,542,844	16.42	58.14
Accumulated other comprehensive income	-20,937	-0.63	50,589	1.70	13,249	0.42	-42,817	-111,529		
Other equity capital components	-431,121	-13.04	-343,697	-11.57	-343,529	-10.97	-342,420	-273,979		
Total liabilities and equity capital	3,306,655	100.00	2,971,325	100.00	3,131,219	100.00	2,820,525	2,565,871	11.29	49.57
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	150,000	4.54	150,000	5.05	150,000	4.79	150,000	150,000	0.00	-3.00
Notes payable to subsidiaries that issued TPS	150,000	4.54	150,000	5.05	150,000	4.79	150,000	150,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	20.84	12.64	91	5.34	4.33	51	11.32	7.29	83	11.97	9.68	74	13.32	10.40	84
Bank net income / Average equity investment in banks	22.48	12.37	93	5.96	4.55	53	12.30	7.45	86	13.17	10.51	79	14.14	11.19	79
Nonbank net income / Average equity investment in nonbanks	9.10	13.40	53	1.86	7.01	38	2.24	9.75	33	1.01	7.89	24	6.45	7.10	55
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	103.15	96.24	63	106.28	91.35	55	103.76	88.16	58	102.63	82.22	52	102.07	82.56	45
Nonbank net income / Parent net income	0.86	3.10	51	0.72	6.35	47	0.40	3.59	43	0.18	5.93	37	1.17	3.78	60
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	15.82	16.87	62	16.64	20.37	62	16.03	20.06	59	17.41	20.43	65	18.51	20.88	64
Total debt / Equity capital	5.20	11.60	37	5.82	14.50	42	5.50	14.41	37	6.17	14.31	47	6.84	14.69	50
Total debt + notes payable to subs that issued TPS / Equity capital	10.46	13.82	45	11.71	16.78	53	11.06	16.67	48	12.42	16.36	58	13.77	17.10	58
Total debt + Loans guaranteed for affiliate / Equity capital	5.20	11.69	37	5.82	14.81	42	5.50	14.68	36	6.17	14.56	46	6.84	15.14	49
Total debt / Equity capital – excess over fair value	5.20	11.71	37	5.82	14.64	42	5.50	14.52	36	6.17	14.51	47	6.84	14.81	50
Long-term debt / Equity capital	5.20	11.05	37	5.82	13.39	43	5.50	13.56	38	6.17	13.04	49	6.84	13.37	51
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	48.97	39.10	55	22.71	29.33	44	48.89	34.67	60	22.76	28.44	48	15.66	28.63	41
Double Leverage															
Equity investment in subs / Equity capital	100	103.07	36	99.95	103.11	32	98.56	102.81	24	100.60	103.22	40	101.19	103.10	44
Total investment in subs / Equity capital	100.02	108.26	29	99.97	110.49	21	98.58	110.16	13	100.82	111.07	30	101.44	112.48	33
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0	0.25	36	-0.01	0.67	34	-0.13	0.47	25	0.05	0.36	39	0.09	0.35	42
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82		0.06	1.22	8	0.11	1.22	9
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	231.92	138.64	84	161.51	143.95	67	164.70	136.59	72	192.38	177.68	60	160.72	162.34	51
Cash from ops + noncash items + op expense / Op expense + dividend	284.87	130.64	89	205.05	154.33	71	185.06	147.24	74	211.12	190.27	66	182.20	174.91	59
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	31.77	103.17	22	206.63	148.07	74	186.12	134.08	79	132.32	116.34	67	332.80	103.19	97
Pretax operating income + interest expense / Interest expense	1,867.57	1,479.01	72	1,007.97	2,733.67	52	1,657.28	2,016.32	67	2,075.89	1,968.54	70	1,935.62	2,898.75	71
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,284.91	1,667.11	57	626.17	1,374.36	37	1,060.46	1,539.23	59	1,087.29	1,632.83	49	941.93	1,369.37	47
Dividends + interest from subsidiaries / Interest expense + dividends	389.62	153.06	92	195.97	169.52	67	195.24	150.43	74	237.34	210.80	70	189.70	188.90	56
Fees + other income from subsidiaries / Salary + other expenses	14.33	12.78	72	35.78	15.95	74	24.83	13.95	73	21.68	16.52	69	28.89	16.08	71
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	12.46	3.64	88	13.09	3.69	86	13.79	3.85	88	12.94	2.64	90	13.17	2.61	91
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.23	1.79	59	0.22	2.90	57	0.22	2.66	58	0.23	5.62	53	0.23	5.50	53
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	25.12	78.46	17	50.26	73.92	37	51.56	81.10	28	42.26	57.84	41	54.66	57.26	57
Dividends declared / Net income	5.43	25.30	14	23.69	60.26	18	19.02	42.29	19	19.57	33.08	28	19.70	27.33	29
Net income – dividends / Average equity.....	19.71	9.64	92	4.07	1.15	71	9.16	4.14	89	9.63	6.46	85	10.70	7.33	86
Percent of Dividends Paid															
Dividends from bank subsidiaries	472	139.49	90	228.55	166.94	71	215.79	132.17	77	251	178.13	72	199.43	157.73	60
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	472	193.08	88	228.55	205.70	66	215.79	174.85	72	251	260.40	60	199.43	215.26	48
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	24.83	36.56	38	50.93	82.59	33	39.56	60.28	33	47.85	66.55	30	38.48	60.71	26
Interest income from bank subsidiaries.....	0.03	0.11	68	1.93	0.58	86	0.53	0.36	77	2.74	0.54	89	1.69	0.52	81
Management and service fees from bank subsidiaries	0.77	0.90	79	3.18	3.18	77	1.50	1.47	79	1.47	1.55	77	1.50	1.88	77
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	25.63	38.35	37	56.04	98.26	33	41.59	62.88	32	52.06	69.36	32	41.66	63.43	29
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	54.17	18	0	52.25	20	0	56.39	15	0	82.95	12	0	51.40	17
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0.08	7.38	64	0	20.25	26	0.12	18.56	54
Management and service fees from nonbank subsidiaries	2.15	0.63	87	9.37	1.87	89	7.75	0.86	90	16.48	1.92	89	2.40	2.96	85
Other income from nonbank subsidiaries.....	1	0.08	91	5.09	0.22	93	4.30	0.16	94	9.66	1.06	91	1.52	0.15	91
Operating income from nonbank subsidiaries	3.15	76.16	23	14.46	78.35	32	12.13	79.84	26	26.14	150.41	21	4.04	99.33	18
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	93.77	67.82	51	90.26	66.84	45	92.55	69.76	48	89.05	67.32	45	92.30	65.18	53
Interest income from bank subsidiaries.....	0.13	0.39	69	3.41	1.06	87	1.25	0.63	80	5.10	0.80	90	4.04	0.92	88
Management and service fees from bank subsidiaries	2.90	2.08	79	5.64	2.32	81	3.50	1.87	80	2.73	1.81	78	3.59	2.01	78
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	96.80	81.78	45	99.32	81.90	54	97.31	82.20	48	96.88	78.80	44	99.93	74.20	80
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	72	0	1.19	30	0	2.32	61
Management and service fees from nonbank subsidiaries	0.07	0.02	87	0.11	0.04	89	0.07	0.02	89	0.05	0.06	86	0.07	0.03	88
Other income from nonbank subsidiaries.....	0.03	0.01	92	0.06	0.01	92	0.04	0.01	92	0.03	0.04	88	0.04	0.02	89
Operating income from nonbank subsidiaries	0.10	6.48	49	0.17	6.25	57	0.11	4.70	43	0.09	7.29	31	0.11	7.64	39
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	100.94	28.31	87	101.08	33.86	86	101.01	27.08	88	101.16	28.33	89	101.30	26.53	90